Innovation, Science and Economic Development Canada
Office of the Superintendent of Bankruptcy Canada

Innovation, Sciences et Développement économique Canada
Bureau du surintendant des faillites Canada

2018

Insolvency Statistics in Canada

First Quarter of 2018

Canada

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Glossary

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50% or more of total liabilities as a result of operating a business.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100 000. For more information, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Consumer: An individual with more than 50% of total liabilities related to consumer goods and services.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For more information, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

North American Industry Classification System (NAICS): System that classifies economic units that have similar production processes in the same industry. This is a supply-based or production-oriented economic concept.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Newfoundland and Labrador	**695**	**658**	**603**	**5.6**	**15.3**	**2,607**	**2,482**	**5.0**
Bankruptcies	315	356	339	-11.5	-7.1	1,366	1,546	-11.6
Proposals	380	302	264	25.8	43.9	1,241	936	32.6
Prince Edward Island	**192**	**169**	**180**	**13.6**	**6.7**	**697**	**793**	**-12.1**
Bankruptcies	113	90	94	25.6	20.2	416	477	-12.8
Proposals	79	79	86	0.0	-8.1	281	316	-11.1
Nova Scotia	**1,315**	**1,332**	**1,379**	**-1.3**	**-4.6**	**5,709**	**6,108**	**-6.5**
Bankruptcies	799	853	899	-6.3	-11.1	3,750	4,225	-11.2
Proposals	516	479	480	7.7	7.5	1,959	1,883	4.0
New Brunswick	**947**	**1,104**	**991**	**-14.2**	**-4.4**	**4,374**	**4,519**	**-3.2**
Bankruptcies	458	582	562	-21.3	-18.5	2,396	2,866	-16.4
Proposals	489	522	429	-6.3	14.0	1,978	1,653	19.7
Quebec	**11,301**	**10,861**	**11,137**	**4.1**	**1.5**	**43,895**	**44,917**	**-2.3**
Bankruptcies	5,664	5,874	6,016	-3.6	-5.9	23,858	25,572	-6.7
Proposals	5,637	4,987	5,121	13.0	10.1	20,037	19,345	3.6
Ontario	**9,507**	**9,480**	**9,868**	**0.3**	**-3.7**	**38,684**	**40,274**	**-3.9**
Bankruptcies	3,638	3,881	3,928	-6.3	-7.4	15,678	17,247	-9.1
Proposals	5,869	5,599	5,940	4.8	-1.2	23,006	23,027	-0.1
Manitoba	**580**	**713**	**649**	**-18.7**	**-10.6**	**2,574**	**2,691**	**-4.3**
Bankruptcies	269	403	314	-33.3	-14.3	1,363	1,470	-7.3
Proposals	311	310	335	0.3	-7.2	1,211	1,221	-0.8
Saskatchewan	**799**	**818**	**764**	**-2.3**	**4.6**	**3,293**	**3,156**	**4.3**
Bankruptcies	303	383	338	-20.9	-10.4	1,437	1,504	-4.5
Proposals	496	435	426	14.0	16.4	1,856	1,652	12.3
Alberta	**3,463**	**3,334**	**3,390**	**3.9**	**2.2**	**13,554**	**13,494**	**0.4**
Bankruptcies	1,227	1,238	1,348	-0.9	-9.0	5,018	5,487	-8.5
Proposals	2,236	2,096	2,042	6.7	9.5	8,536	8,007	6.6
British Columbia	**2,494**	**2,446**	**2,633**	**2.0**	**-5.3**	**9,997**	**10,686**	**-6.4**
Bankruptcies	1,064	958	1,154	11.1	-7.8	4,173	4,664	-10.5
Proposals	1,430	1,488	1,479	-3.9	-3.3	5,824	6,022	-3.3
Northwest Territories	**24**	**30**	**11**	**-20.0**	**118.2**	**94**	**61**	**54.1**
Bankruptcies	9	21	3	-57.1	200.0	58	33	75.8
Proposals	15	9	8	66.7	87.5	36	28	28.6
Yukon	**10**	**13**	**8**	**-23.1**	**25.0**	**39**	**48**	**-18.8**
Bankruptcies	4	5	3	-20.0	33.3	19	23	-17.4
Proposals	6	8	5	-25.0	20.0	20	25	-20.0
Nunavut	**0**	**4**	**0**	**-100.0**	**n/a**	**4**	**5**	**-20.0**
Bankruptcies	0	2	0	-100.0	n/a	2	2	0.0
Proposals	0	2	0	-100.0	n/a	2	3	-33.3
Canada	**31,327**	**30,962**	**31,613**	**1.2**	**-0.9**	**125,521**	**129,234**	**-2.9**
Bankruptcies	**13,863**	**14,646**	**14,998**	**-5.3**	**-7.6**	**59,534**	**65,116**	**-8.6**
Proposals	**17,464**	**16,316**	**16,615**	**7.0**	**5.1**	**65,987**	**64,118**	**2.9**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Newfoundland and Labrador	**691**	**648**	**593**	**6.6**	**16.5**	**2,577**	**2,449**	**5.2**
Bankruptcies	311	351	335	-11.4	-7.2	1,343	1,523	-11.8
Proposals	380	297	258	27.9	47.3	1,234	926	33.3
Prince Edward Island	**191**	**169**	**174**	**13.0**	**9.8**	**690**	**775**	**-11.0**
Bankruptcies	112	90	88	24.4	27.3	411	465	-11.6
Proposals	79	79	86	0.0	-8.1	279	310	-10.0
Nova Scotia	**1,299**	**1,322**	**1,370**	**-1.7**	**-5.2**	**5,653**	**6,037**	**-6.4**
Bankruptcies	787	845	890	-6.9	-11.6	3,704	4,166	-11.1
Proposals	512	477	480	7.3	6.7	1,949	1,871	4.2
New Brunswick	**942**	**1,084**	**983**	**-13.1**	**-4.2**	**4,320**	**4,469**	**-3.3**
Bankruptcies	453	571	554	-20.7	-18.2	2,356	2,825	-16.6
Proposals	489	513	429	-4.7	14.0	1,964	1,644	19.5
Quebec	**10,743**	**10,330**	**10,592**	**4.0**	**1.4**	**41,821**	**42,804**	**-2.3**
Bankruptcies	5,242	5,473	5,619	-4.2	-6.7	22,270	24,007	-7.2
Proposals	5,501	4,857	4,973	13.3	10.6	19,551	18,797	4.0
Ontario	**9,272**	**9,251**	**9,644**	**0.2**	**-3.9**	**37,795**	**39,335**	**-3.9**
Bankruptcies	3,458	3,721	3,771	-7.1	-8.3	15,023	16,567	-9.3
Proposals	5,814	5,530	5,873	5.1	-1.0	22,772	22,768	0.0
Manitoba	**572**	**703**	**637**	**-18.6**	**-10.2**	**2,539**	**2,636**	**-3.7**
Bankruptcies	261	395	302	-33.9	-13.6	1,334	1,429	-6.6
Proposals	311	308	335	1.0	-7.2	1,205	1,207	-0.2
Saskatchewan	**772**	**775**	**734**	**-0.4**	**5.2**	**3,160**	**3,045**	**3.8**
Bankruptcies	288	347	320	-17.0	-10.0	1,336	1,423	-6.1
Proposals	484	428	414	13.1	16.9	1,824	1,622	12.5
Alberta	**3,416**	**3,282**	**3,355**	**4.1**	**1.8**	**13,347**	**13,328**	**0.1**
Bankruptcies	1,196	1,203	1,321	-0.6	-9.5	4,883	5,360	-8.9
Proposals	2,220	2,079	2,034	6.8	9.1	8,464	7,968	6.2
British Columbia	**2,465**	**2,414**	**2,583**	**2.1**	**-4.6**	**9,873**	**10,495**	**-5.9**
Bankruptcies	1,042	938	1,110	11.1	-6.1	4,078	4,511	-9.6
Proposals	1,423	1,476	1,473	-3.6	-3.4	5,795	5,984	-3.2
Northwest Territories	**24**	**30**	**11**	**-20.0**	**118.2**	**93**	**61**	**52.5**
Bankruptcies	9	21	3	-57.1	200.0	57	33	72.7
Proposals	15	9	8	66.7	87.5	36	28	28.6
Yukon	**10**	**13**	**8**	**-23.1**	**25.0**	**39**	**48**	**-18.8**
Bankruptcies	4	5	3	-20.0	33.3	19	23	-17.4
Proposals	6	8	5	-25.0	20.0	20	25	-20.0
Nunavut	**0**	**4**	**0**	**-100.0**	**n/a**	**4**	**4**	**0.0**
Bankruptcies	0	2	0	-100.0	n/a	2	1	100.0
Proposals	0	2	0	-100.0	n/a	2	3	-33.3
Canada	**30,397**	**30,025**	**30,684**	**1.2**	**-0.9**	**121,911**	**125,486**	**-2.8**
Bankruptcies	**13,163**	**13,962**	**14,316**	**-5.7**	**-8.1**	**56,816**	**62,333**	**-8.9**
Proposals	**17,234**	**16,063**	**16,368**	**7.3**	**5.3**	**65,095**	**63,153**	**3.1**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Newfoundland and Labrador	**4**	**10**	**10**	**-60.0**	**-60.0**	**30**	**33**	**-9.1**
Bankruptcies	4	5	4	-20.0	0.0	23	23	0.0
Proposals	0	5	6	-100.0	-100.0	7	10	-30.0
Prince Edward Island	**1**	**0**	**6**	**n/a**	**-83.3**	**7**	**18**	**-61.1**
Bankruptcies	1	0	6	n/a	-83.3	5	12	-58.3
Proposals	0	0	0	n/a	n/a	2	6	-66.7
Nova Scotia	**16**	**10**	**9**	**60.0**	**77.8**	**56**	**71**	**-21.1**
Bankruptcies	12	8	9	50.0	33.3	46	59	-22.0
Proposals	4	2	0	100.0	n/a	10	12	-16.7
New Brunswick	**5**	**20**	**8**	**-75.0**	**-37.5**	**54**	**50**	**8.0**
Bankruptcies	5	11	8	-54.5	-37.5	40	41	-2.4
Proposals	0	9	0	-100.0	n/a	14	9	55.6
Quebec	**558**	**531**	**545**	**5.1**	**2.4**	**2,074**	**2,113**	**-1.8**
Bankruptcies	422	401	397	5.2	6.3	1,588	1,565	1.5
Proposals	136	130	148	4.6	-8.1	486	548	-11.3
Ontario	**235**	**229**	**224**	**2.6**	**4.9**	**889**	**939**	**-5.3**
Bankruptcies	180	160	157	12.5	14.6	655	680	-3.7
Proposals	55	69	67	-20.3	-17.9	234	259	-9.7
Manitoba	**8**	**10**	**12**	**-20.0**	**-33.3**	**35**	**55**	**-36.4**
Bankruptcies	8	8	12	0.0	-33.3	29	41	-29.3
Proposals	0	2	0	-100.0	n/a	6	14	-57.1
Saskatchewan	**27**	**43**	**30**	**-37.2**	**-10.0**	**133**	**111**	**19.8**
Bankruptcies	15	36	18	-58.3	-16.7	101	81	24.7
Proposals	12	7	12	71.4	0.0	32	30	6.7
Alberta	**47**	**52**	**35**	**-9.6**	**34.3**	**207**	**166**	**24.7**
Bankruptcies	31	35	27	-11.4	14.8	135	127	6.3
Proposals	16	17	8	-5.9	100.0	72	39	84.6
British Columbia	**29**	**32**	**50**	**-9.4**	**-42.0**	**124**	**191**	**-35.1**
Bankruptcies	22	20	44	10.0	-50.0	95	153	-37.9
Proposals	7	12	6	-41.7	16.7	29	38	-23.7
Northwest Territories	**0**	**0**	**0**	**n/a**	**n/a**	**1**	**0**	**n/a**
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	**0**	**0**	**0**	**n/a**	**n/a**	**0**	**0**	**n/a**
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	**0**	**0**	**0**	**n/a**	**n/a**	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Canada	**930**	**937**	**929**	**-0.7**	**0.1**	**3,610**	**3,748**	**-3.7**
Bankruptcies	**700**	**684**	**682**	**2.3**	**2.6**	**2,718**	**2,783**	**-2.3**
Proposals	**230**	**253**	**247**	**-9.1**	**-6.9**	**892**	**965**	**-7.6**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Agriculture, Forestry, Fishing and Hunting	**14**	**17**	**16**	**-17.6**	**-12.5**	**66**	**78**	**-15.4**
Bankruptcies	12	9	12	33.3	0.0	49	52	-5.8
Proposals	2	8	4	-75.0	-50.0	17	26	-34.6
Mining and Oil and Gas Extraction	**4**	**16**	**7**	**-75.0**	**-42.9**	**44**	**69**	**-36.2**
Bankruptcies	1	11	3	-90.9	-66.7	28	46	-39.1
Proposals	3	5	4	-40.0	-25.0	16	23	-30.4
Utilities	**4**	**2**	**2**	**100.0**	**100.0**	**8**	**9**	**-11.1**
Bankruptcies	3	2	2	50.0	50.0	7	5	40.0
Proposals	1	0	0	n/a	n/a	1	4	-75.0
Construction	**199**	**174**	**169**	**14.4**	**17.8**	**690**	**695**	**-0.7**
Bankruptcies	139	122	117	13.9	18.8	501	493	1.6
Proposals	60	52	52	15.4	15.4	189	202	-6.4
Manufacturing	**65**	**97**	**87**	**-33.0**	**-25.3**	**321**	**297**	**8.1**
Bankruptcies	44	61	60	-27.9	-26.7	222	209	6.2
Proposals	21	36	27	-41.7	-22.2	99	88	12.5
Wholesale Trade	**36**	**43**	**41**	**-16.3**	**-12.2**	**167**	**178**	**-6.2**
Bankruptcies	28	29	26	-3.4	7.7	124	137	-9.5
Proposals	8	14	15	-42.9	-46.7	43	41	4.9
Retail Trade	**112**	**101**	**117**	**10.9**	**-4.3**	**398**	**426**	**-6.6**
Bankruptcies	88	86	88	2.3	0.0	319	317	0.6
Proposals	24	15	29	60.0	-17.2	79	109	-27.5
Transportation and Warehousing	**58**	**46**	**62**	**26.1**	**-6.5**	**219**	**243**	**-9.9**
Bankruptcies	47	34	41	38.2	14.6	177	181	-2.2
Proposals	11	12	21	-8.3	-47.6	42	62	-32.3
Information and Cultural Industries	**19**	**13**	**21**	**46.2**	**-9.5**	**59**	**66**	**-10.6**
Bankruptcies	19	10	15	90.0	26.7	50	48	4.2
Proposals	0	3	6	-100.0	-100.0	9	18	-50.0
Finance and Insurance	**17**	**17**	**17**	**0.0**	**0.0**	**66**	**62**	**6.5**
Bankruptcies	14	12	15	16.7	-6.7	51	53	-3.8
Proposals	3	5	2	-40.0	50.0	15	9	66.7
Real Estate and Rental and Leasing	**38**	**30**	**30**	**26.7**	**26.7**	**144**	**152**	**-5.3**
Bankruptcies	31	23	19	34.8	63.2	110	98	12.2
Proposals	7	7	11	0.0	-36.4	34	54	-37.0
Professional, Scientific and Technical Services	**63**	**65**	**60**	**-3.1**	**5.0**	**259**	**286**	**-9.4**
Bankruptcies	48	49	50	-2.0	-4.0	197	221	-10.9
Proposals	**15**	**16**	**10**	**-6.3**	**50.0**	**62**	**65**	**-4.6**

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Management of Companies and Enterprises	**21**	**29**	**17**	**-27.6**	**23.5**	**86**	**75**	**14.7**
Bankruptcies	16	21	15	-23.8	6.7	65	52	25.0
Proposals	5	8	2	-37.5	150.0	21	23	-8.7
Administrative and Support, Waste Management and Remediation Services	**41**	**33**	**45**	**24.2**	**-8.9**	**146**	**189**	**-22.8**
Bankruptcies	34	23	34	47.8	0.0	110	146	-24.7
Proposals	7	10	11	-30.0	-36.4	36	43	-16.3
Educational Services	**7**	**7**	**22**	**0.0**	**-68.2**	**22**	**45**	**-51.1**
Bankruptcies	5	5	20	0.0	-75.0	16	34	-52.9
Proposals	2	2	2	0.0	0.0	6	11	-45.5
Health Care and Social Assistance	**20**	**23**	**20**	**-13.0**	**0.0**	**81**	**73**	**11.0**
Bankruptcies	12	18	16	-33.3	-25.0	58	57	1.8
Proposals	8	5	4	60.0	100.0	23	16	43.8
Arts, Entertainment and Recreation	**24**	**25**	**17**	**-4.0**	**41.2**	**86**	**74**	**16.2**
Bankruptcies	18	21	12	-14.3	50.0	65	53	22.6
Proposals	6	4	5	50.0	20.0	21	21	0.0
Accommodation and Food Services	**150**	**144**	**137**	**4.2**	**9.5**	**557**	**575**	**-3.1**
Bankruptcies	109	103	106	5.8	2.8	407	454	-10.4
Proposals	41	41	31	0.0	32.3	150	121	24.0
Other Services (except Public Administration)	**37**	**55**	**41**	**-32.7**	**-9.8**	**186**	**153**	**21.6**
Bankruptcies	31	45	30	-31.1	3.3	158	125	26.4
Proposals	6	10	11	-40.0	-45.5	28	28	0.0
Public Administration	**1**	**0**	**1**	**n/a**	**0.0**	**5**	**3**	**66.7**
Bankruptcies	1	0	1	n/a	0.0	4	2	100.0
Proposals	0	0	0	n/a	n/a	1	1	0.0
Total	**930**	**937**	**929**	**-0.7**	**0.1**	**3,610**	**3,748**	**-3.7**
Bankruptcies	**700**	**684**	**682**	**2.3**	**2.6**	**2,718**	**2,783**	**-2.3**
Proposals	**230**	**253**	**247**	**-9.1**	**-6.9**	**892**	**965**	**-7.6**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Newfoundland and Labrador	**691**	**648**	**593**	**6.6**	**16.5**	**2,577**	**2,449**	**5.2**
Bankruptcies	**311**	**351**	**335**	**-11.4**	**-7.2**	**1,343**	**1,523**	**-11.8**
Proposals	**380**	**297**	**258**	**27.9**	**47.3**	**1,234**	**926**	**33.3**
Avalon Peninsula	430	363	330	18.5	30.3	1,490	1,291	15.4
Bankruptcies	176	182	175	-3.3	0.6	756	723	4.6
Proposals	254	181	155	40.3	63.9	734	568	29.2
South Coast - Burin Peninsula	38	44	41	-13.6	-7.3	155	181	-14.4
Bankruptcies	20	23	33	-13.0	-39.4	86	135	-36.3
Proposals	18	21	8	-14.3	125.0	69	46	50.0
West Coast - Northern Peninsula - Labrador	79	88	90	-10.2	-12.2	346	395	-12.4
Bankruptcies	40	68	53	-41.2	-24.5	189	251	-24.7
Proposals	39	20	37	95.0	5.4	157	144	9.0
Notre Dame - Central Bonavista Bay	143	153	132	-6.5	8.3	585	582	0.5
Bankruptcies	74	78	74	-5.1	0.0	311	413	-24.7
Proposals	69	75	58	-8.0	19.0	274	169	62.1
Prince Edward Island	**191**	**169**	**174**	**13.0**	**9.8**	**690**	**775**	**-11.0**
Bankruptcies	**112**	**90**	**88**	**24.4**	**27.3**	**411**	**465**	**-11.6**
Proposals	**79**	**79**	**86**	**0.0**	**-8.1**	**279**	**310**	**-10.0**
Nova Scotia	**1,299**	**1,322**	**1,370**	**-1.7**	**-5.2**	**5,653**	**6,037**	**-6.4**
Bankruptcies	**787**	**845**	**890**	**-6.9**	**-11.6**	**3,704**	**4,166**	**-11.1**
Proposals	**512**	**477**	**480**	**7.3**	**6.7**	**1,949**	**1,871**	**4.2**
Cape Breton	249	257	242	-3.1	2.9	1,040	1,144	-9.1
Bankruptcies	120	136	121	-11.8	-0.8	564	681	-17.2
Proposals	129	121	121	6.6	6.6	476	463	2.8
North Shore	230	218	276	5.5	-16.7	1,006	1,157	-13.1
Bankruptcies	153	148	187	3.4	-18.2	698	791	-11.8
Proposals	77	70	89	10.0	-13.5	308	366	-15.8
Annapolis Valley	184	171	172	7.6	7.0	744	844	-11.8
Bankruptcies	137	126	143	8.7	-4.2	571	692	-17.5
Proposals	47	45	29	4.4	62.1	173	152	13.8
Southern	182	213	181	-14.6	0.6	810	693	16.9
Bankruptcies	119	121	122	-1.7	-2.5	519	472	10.0
Proposals	63	92	59	-31.5	6.8	291	221	31.7
Halifax	454	464	498	-2.2	-8.8	2,054	2,200	-6.6
Bankruptcies	258	314	316	-17.8	-18.4	1,353	1,531	-11.6
Proposals	196	150	182	30.7	7.7	701	669	4.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
New Brunswick	**942**	**1,084**	**983**	**-13.1**	**-4.2**	**4,320**	**4,469**	**-3.3**
Bankruptcies	**453**	**571**	**554**	**-20.7**	**-18.2**	**2,356**	**2,825**	**-16.6**
Proposals	**489**	**513**	**429**	**-4.7**	**14.0**	**1,964**	**1,644**	**19.5**
Campbellton - Miramichi	206	229	167	-10.0	23.4	859	899	-4.4
Bankruptcies	124	128	82	-3.1	51.2	509	575	-11.5
Proposals	82	101	85	-18.8	-3.5	350	324	8.0
Moncton - Richibucto	244	325	317	-24.9	-23.0	1,245	1,429	-12.9
Bankruptcies	105	172	174	-39.0	-39.7	657	885	-25.8
Proposals	139	153	143	-9.2	-2.8	588	544	8.1
Saint John - St.Stephen	196	235	234	-16.6	-16.2	1,013	1,056	-4.1
Bankruptcies	79	114	122	-30.7	-35.2	520	629	-17.3
Proposals	117	121	112	-3.3	4.5	493	427	15.5
Fredericton - Oromocto	184	178	177	3.4	4.0	748	692	8.1
Bankruptcies	93	98	115	-5.1	-19.1	422	470	-10.2
Proposals	91	80	62	13.8	46.8	326	222	46.8
Edmundston - Woodstock	111	117	89	-5.1	24.7	455	395	15.2
Bankruptcies	52	59	62	-11.9	-16.1	249	268	-7.1
Proposals	59	58	27	1.7	118.5	206	127	62.2
Quebec	**10,743**	**10,330**	**10,592**	**4.0**	**1.4**	**41,821**	**42,804**	**-2.3**
Bankruptcies	**5,242**	**5,473**	**5,619**	**-4.2**	**-6.7**	**22,270**	**24,007**	**-7.2**
Proposals	**5,501**	**4,857**	**4,973**	**13.3**	**10.6**	**19,551**	**18,797**	**4.0**
Gaspésie - Îles-de-la-Madeleine	119	109	116	9.2	2.6	453	493	-8.1
Bankruptcies	55	50	60	10.0	-8.3	224	267	-16.1
Proposals	64	59	56	8.5	14.3	229	226	1.3
Bas-Saint-Laurent	234	222	240	5.4	-2.5	905	926	-2.3
Bankruptcies	115	128	129	-10.2	-10.9	486	535	-9.2
Proposals	119	94	111	26.6	7.2	419	391	7.2
Capitale-Nationale	887	918	866	-3.4	2.4	3,511	3,299	6.4
Bankruptcies	428	524	519	-18.3	-17.5	1,937	1,994	-2.9
Proposals	459	394	347	16.5	32.3	1,574	1,305	20.6
Chaudière - Appalaches	455	399	392	14.0	16.1	1,712	1,626	5.3
Bankruptcies	268	224	224	19.6	19.6	1,042	998	4.4
Proposals	187	175	168	6.9	11.3	670	628	6.7
Estrie	405	401	413	1.0	-1.9	1,555	1,570	-1.0
Bankruptcies	242	268	272	-9.7	-11.0	1,019	1,040	-2.0
Proposals	163	133	141	22.6	15.6	536	530	1.1
Centre-du-Québec	286	304	298	-5.9	-4.0	1,171	1,140	2.7
Bankruptcies	134	163	152	-17.8	-11.8	647	663	-2.4
Proposals	152	141	146	7.8	4.1	524	477	9.9

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Montérégie	1,971	1,919	1,949	2.7	1.1	7,758	7,991	-2.9
Bankruptcies	947	951	957	-0.4	-1.0	3,980	4,250	-6.4
Proposals	1,024	968	992	5.8	3.2	3,778	3,741	1.0
Montréal	2,176	2,097	2,095	3.8	3.9	8,435	8,942	-5.7
Bankruptcies	1,129	1,137	1,165	-0.7	-3.1	4,648	5,092	-8.7
Proposals	1,047	960	930	9.1	12.6	3,787	3,850	-1.6
Laval	571	521	583	9.6	-2.1	2,184	2,280	-4.2
Bankruptcies	237	219	255	8.2	-7.1	967	1,113	-13.1
Proposals	334	302	328	10.6	1.8	1,217	1,167	4.3
Lanaudière	849	831	831	2.2	2.2	3,336	3,370	-1.0
Bankruptcies	350	375	386	-6.7	-9.3	1,577	1,720	-8.3
Proposals	499	456	445	9.4	12.1	1,759	1,650	6.6
Laurentides	1,038	1,024	1,054	1.4	-1.5	4,232	4,174	1.4
Bankruptcies	469	526	506	-10.8	-7.3	2,097	2,195	-4.5
Proposals	569	498	548	14.3	3.8	2,135	1,979	7.9
Outaouais	711	581	698	22.4	1.9	2,619	2,706	-3.2
Bankruptcies	292	305	356	-4.3	-18.0	1,321	1,476	-10.5
Proposals	419	276	342	51.8	22.5	1,298	1,230	5.5
Abitibi - Témiscamingue	218	164	193	32.9	13.0	706	773	-8.7
Bankruptcies	96	70	95	37.1	1.1	326	437	-25.4
Proposals	122	94	98	29.8	24.5	380	336	13.1
Mauricie	347	407	375	-14.7	-7.5	1,448	1,551	-6.6
Bankruptcies	212	259	258	-18.1	-17.8	932	1,048	-11.1
Proposals	135	148	117	-8.8	15.4	516	503	2.6
Saguenay - Lac-Saint-Jean	348	329	356	5.8	-2.2	1,333	1,435	-7.1
Bankruptcies	195	203	207	-3.9	-5.8	794	866	-8.3
Proposals	153	126	149	21.4	2.7	539	569	-5.3
Côte-Nord	110	87	121	26.4	-9.1	396	476	-16.8
Bankruptcies	61	62	75	-1.6	-18.7	239	290	-17.6
Proposals	49	25	46	96.0	6.5	157	186	-15.6
Nord-du-Québec	18	15	12	20.0	50.0	63	53	18.9
Bankruptcies	12	8	4	50.0	200.0	34	28	21.4
Proposals	6	7	8	-14.3	-25.0	29	25	16.0
Ontario	**9,272**	**9,251**	**9,644**	**0.2**	**-3.9**	**37,795**	**39,335**	**-3.9**
Bankruptcies	**3,458**	**3,721**	**3,771**	**-7.1**	**-8.3**	**15,023**	**16,567**	**-9.3**
Proposals	**5,814**	**5,530**	**5,873**	**5.1**	**-1.0**	**22,772**	**22,768**	**0.0**
Ottawa	1,013	1,009	988	0.4	2.5	4,039	4,036	0.1
Bankruptcies	481	532	503	-9.6	-4.4	1,983	2,097	-5.4
Proposals	532	477	485	11.5	9.7	2,056	1,939	6.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Kingston - Pembroke	382	384	385	-0.5	-0.8	1,605	1,667	-3.7
Bankruptcies	177	149	147	18.8	20.4	702	770	-8.8
Proposals	205	235	238	-12.8	-13.9	903	897	0.7
Muskoka - Kawarthas	290	258	293	12.4	-1.0	1,119	1,158	-3.4
Bankruptcies	88	108	115	-18.5	-23.5	422	495	-14.7
Proposals	202	150	178	34.7	13.5	697	663	5.1
Toronto	3,764	3,676	3,991	2.4	-5.7	15,427	15,703	-1.8
Bankruptcies	1,170	1,279	1,295	-8.5	-9.7	5,296	5,603	-5.4
Proposals	2,594	2,397	2,696	8.2	-3.8	10,129	10,100	0.3
Kitchener - Waterloo - Barrie	965	1,006	894	-4.1	7.9	3,838	3,772	1.7
Bankruptcies	326	387	362	-15.8	-9.9	1,482	1,624	-8.7
Proposals	639	619	532	3.2	20.1	2,356	2,148	9.7
Hamilton - Niagara Peninsula	992	941	980	5.4	1.2	3,862	4,248	-9.1
Bankruptcies	380	363	377	4.7	0.8	1,527	1,785	-14.5
Proposals	612	578	603	5.9	1.5	2,335	2,463	-5.2
London	532	512	619	3.9	-14.1	2,180	2,595	-16.0
Bankruptcies	212	205	277	3.4	-23.5	879	1,141	-23.0
Proposals	320	307	342	4.2	-6.4	1,301	1,454	-10.5
Windsor - Sarnia	421	521	535	-19.2	-21.3	1,927	2,106	-8.5
Bankruptcies	191	220	227	-13.2	-15.9	870	1,000	-13.0
Proposals	230	301	308	-23.6	-25.3	1,057	1,106	-4.4
Stratford - Bruce Peninsula	159	172	155	-7.6	2.6	604	673	-10.3
Bankruptcies	67	94	71	-28.7	-5.6	300	354	-15.3
Proposals	92	78	84	17.9	9.5	304	319	-4.7
Northeast	616	639	671	-3.6	-8.2	2,680	2,827	-5.2
Bankruptcies	290	305	331	-4.9	-12.4	1,265	1,390	-9.0
Proposals	326	334	340	-2.4	-4.1	1,415	1,437	-1.5
Northwest	139	133	132	4.5	5.3	518	549	-5.6
Bankruptcies	76	78	65	-2.6	16.9	295	307	-3.9
Proposals	63	55	67	14.5	-6.0	223	242	-7.9
Manitoba	**572**	**703**	**637**	**-18.6**	**-10.2**	**2,539**	**2,636**	**-3.7**
Bankruptcies	**261**	**395**	**302**	**-33.9**	**-13.6**	**1,334**	**1,429**	**-6.6**
Proposals	**311**	**308**	**335**	**1.0**	**-7.2**	**1,205**	**1,207**	**-0.2**
Southeast	42	53	70	-20.8	-40.0	197	205	-3.9
Bankruptcies	26	39	44	-33.3	-40.9	129	116	11.2
Proposals	16	14	26	14.3	-38.5	68	89	-23.6
South Central	18	29	15	-37.9	20.0	94	96	-2.1
Bankruptcies	11	13	9	-15.4	22.2	51	68	-25.0
Proposals	7	16	6	-56.3	16.7	43	28	53.6

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Southwest	62	77	75	-19.5	-17.3	282	306	-7.8
Bankruptcies	23	41	34	-43.9	-32.4	126	138	-8.7
Proposals	39	36	41	8.3	-4.9	156	168	-7.1
North Central	10	26	25	-61.5	-60.0	64	96	-33.3
Bankruptcies	5	16	10	-68.8	-50.0	37	51	-27.5
Proposals	5	10	15	-50.0	-66.7	27	45	-40.0
Winnipeg	384	435	396	-11.7	-3.0	1,625	1,651	-1.6
Bankruptcies	166	234	181	-29.1	-8.3	831	898	-7.5
Proposals	218	201	215	8.5	1.4	794	753	5.4
Interlake	25	41	29	-39.0	-13.8	128	139	-7.9
Bankruptcies	12	33	14	-63.6	-14.3	78	78	0.0
Proposals	13	8	15	62.5	-13.3	50	61	-18.0
Parklands	17	18	11	-5.6	54.5	75	58	29.3
Bankruptcies	10	6	4	66.7	150.0	44	32	37.5
Proposals	7	12	7	-41.7	0.0	31	26	19.2
North	12	23	15	-47.8	-20.0	66	82	-19.5
Bankruptcies	7	13	6	-46.2	16.7	35	47	-25.5
Proposals	5	10	9	-50.0	-44.4	31	35	-11.4
Saskatchewan	**772**	**778**	**734**	**-0.4**	**5.2**	**3,160**	**3,046**	**3.8**
Bankruptcies	**288**	**347**	**320**	**-17.0**	**-10.0**	**1,336**	**1,423**	**-6.1**
Proposals	**484**	**429**	**414**	**13.1**	**16.9**	**1,824**	**1,622**	**12.5**
Regina - Moose Mountain	266	273	260	-2.6	2.3	1,047	1,042	0.5
Bankruptcies	78	94	78	-17.0	0.0	357	368	-3.0
Proposals	188	179	182	5.0	3.3	690	674	2.4
Swift Current - Moose Jaw	65	44	58	47.7	12.1	214	227	-5.7
Bankruptcies	27	29	29	-6.9	-6.9	112	126	-11.1
Proposals	38	15	29	153.3	31.0	102	101	1.0
Saskatoon - Biggar	267	253	226	5.5	18.1	1,077	959	12.3
Bankruptcies	111	128	108	-13.3	2.8	502	477	5.2
Proposals	156	125	118	24.8	32.2	575	482	19.3
Yorkton - Melville	41	45	35	-8.9	17.1	187	186	0.5
Bankruptcies	24	26	18	-7.7	33.3	105	92	14.1
Proposals	17	19	17	-10.5	0.0	82	94	-12.8
Prince Albert	126	147	152	-14.3	-17.1	589	603	-2.3
Bankruptcies	46	64	86	-28.1	-46.5	242	349	-30.7
Proposals	80	83	66	-3.6	21.2	347	254	36.6
Northern	7	11	3	-36.4	133.3	40	29	37.9
Bankruptcies	3	5	1	-40.0	200.0	16	11	45.5
Proposals	4	6	2	-33.3	100.0	24	18	33.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Alberta	**3,416**	**3,282**	**3,355**	**4.1**	**1.8**	**13,347**	**13,328**	**0.1**
Bankruptcies	**1,196**	**1,203**	**1,321**	**-0.6**	**-9.5**	**4,883**	**5,360**	**-8.9**
Proposals	**2,220**	**2,079**	**2,034**	**6.8**	**9.1**	**8,464**	**7,968**	**6.2**
Lethbridge - Medicine Hat	264	223	247	18.4	6.9	948	1,111	-14.7
Bankruptcies	95	90	103	5.6	-7.8	375	460	-18.5
Proposals	169	133	144	27.1	17.4	573	651	-12.0
Camrose - Drumheller	116	143	139	-18.9	-16.5	545	582	-6.4
Bankruptcies	54	62	70	-12.9	-22.9	251	289	-13.1
Proposals	62	81	69	-23.5	-10.1	294	293	0.3
Calgary	1,260	1,176	1,291	7.1	-2.4	4,971	4,993	-0.4
Bankruptcies	421	419	432	0.5	-2.5	1,703	1,718	-0.9
Proposals	839	757	859	10.8	-2.3	3,268	3,275	-0.2
Banff - Jasper - Rocky Mountain House	64	60	74	6.7	-13.5	231	281	-17.8
Bankruptcies	25	23	38	8.7	-34.2	95	126	-24.6
Proposals	39	37	36	5.4	8.3	136	155	-12.3
Red Deer	204	207	240	-1.4	-15.0	811	1,062	-23.6
Bankruptcies	79	69	91	14.5	-13.2	319	406	-21.4
Proposals	125	138	149	-9.4	-16.1	492	656	-25.0
Edmonton	1,209	1,191	1,047	1.5	15.5	4,738	4,102	15.5
Bankruptcies	400	431	441	-7.2	-9.3	1,671	1,780	-6.1
Proposals	809	760	606	6.4	33.5	3,067	2,322	32.1
Athabasca - Grande Prairie - Peace River	175	170	221	2.9	-20.8	687	868	-20.9
Bankruptcies	65	64	107	1.6	-39.3	294	426	-31.0
Proposals	110	106	114	3.8	-3.5	393	442	-11.1
Wood Buffalo - Cold Lake	124	111	95	11.7	30.5	418	327	27.8
Bankruptcies	56	45	38	24.4	47.4	176	154	14.3
Proposals	68	66	57	3.0	19.3	242	173	39.9
British Columbia	**2,465**	**2,414**	**2,583**	**2.1**	**-4.6**	**9,873**	**10,495**	**-5.9**
Bankruptcies	**1,042**	**938**	**1,110**	**11.1**	**-6.1**	**4,078**	**4,511**	**-9.6**
Proposals	**1,423**	**1,476**	**1,473**	**-3.6**	**-3.4**	**5,795**	**5,984**	**-3.2**
Vancouver Island and Coast	533	515	519	3.5	2.7	2,036	2,286	-10.9
Bankruptcies	258	212	260	21.7	-0.8	920	1,066	-13.7
Proposals	275	303	259	-9.2	6.2	1,116	1,220	-8.5
Lower Mainland - Southwest	1,323	1,288	1,406	2.7	-5.9	5,370	5,584	-3.8
Bankruptcies	515	457	535	12.7	-3.7	2,053	2,166	-5.2
Proposals	808	831	871	-2.8	-7.2	3,317	3,418	-3.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Thompson - Okanagan	368	358	341	2.8	7.9	1,429	1,413	1.1
Bankruptcies	167	158	175	5.7	-4.6	617	678	-9.0
Proposals	201	200	166	0.5	21.1	812	735	10.5
Kootenay	86	69	96	24.6	-10.4	317	341	-7.0
Bankruptcies	37	35	49	5.7	-24.5	154	179	-14.0
Proposals	49	34	47	44.1	4.3	163	162	0.6
Cariboo	96	102	127	-5.9	-24.4	419	508	-17.5
Bankruptcies	38	44	62	-13.6	-38.7	198	259	-23.6
Proposals	58	58	65	0.0	-10.8	221	249	-11.2
North Coast	14	17	23	-17.6	-39.1	77	80	-3.8
Bankruptcies	5	6	7	-16.7	-28.6	35	38	-7.9
Proposals	9	11	16	-18.2	-43.8	42	42	0.0
Nechako	9	12	20	-25.0	-55.0	42	77	-45.5
Bankruptcies	3	4	13	-25.0	-76.9	20	42	-52.4
Proposals	6	8	7	-25.0	-14.3	22	35	-37.1
Northeast	35	52	52	-32.7	-32.7	179	207	-13.5
Bankruptcies	19	22	10	-13.6	90.0	80	84	-4.8
Proposals	16	30	42	-46.7	-61.9	99	123	-19.5
Northwest Territories	24	30	11	-20.0	118.2	93	61	52.5
Bankruptcies	9	21	3	-57.1	200.0	57	33	72.7
Proposals	15	9	8	66.7	87.5	36	28	28.6
Yukon	10	13	8	-23.1	25.0	39	48	-18.8
Bankruptcies	4	5	3	-20.0	33.3	19	23	-17.4
Proposals	6	8	5	-25.0	20.0	20	25	-20.0
Nunavut	0	4	0	-100.0	n/a	4	4	0.0
Bankruptcies	0	2	0	-100.0	n/a	2	1	100.0
Proposals	0	2	0	-100.0	n/a	2	3	-33.3

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Newfoundland and Labrador	**4**	**10**	**10**	**-60.0**	**-60.0**	**30**	**33**	**-9.1**
Bankruptcies	**4**	**5**	**4**	**-20.0**	**0.0**	**23**	**23**	**0.0**
Proposals	**0**	**5**	**6**	**-100.0**	**-100.0**	**7**	**10**	**-30.0**
Avalon Peninsula	4	7	8	-42.9	-50.0	23	19	21.1
Bankruptcies	4	2	2	100.0	100.0	17	9	88.9
Proposals	0	5	6	-100.0	-100.0	6	10	-40.0
South Coast - Burin Peninsula	0	0	0	n/a	n/a	1	4	-75.0
Bankruptcies	0	0	0	n/a	n/a	1	4	-75.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
West Coast - Northern Peninsula - Labrador	0	3	0	-100.0	n/a	5	3	66.7
Bankruptcies	0	3	0	-100.0	n/a	5	3	66.7
Proposals	0	0	0	n/a	n/a	0	0	n/a
Notre Dame - Central Bonavista Bay	0	0	2	n/a	-100.0	1	7	-85.7
Bankruptcies	0	0	2	n/a	-100.0	0	7	-100.0
Proposals	0	0	0	n/a	n/a	1	0	n/a
Prince Edward Island	**1**	**0**	**6**	**n/a**	**-83.3**	**7**	**18**	**-61.1**
Bankruptcies	**1**	**0**	**6**	**n/a**	**-83.3**	**5**	**12**	**-58.3**
Proposals	**0**	**0**	**0**	**n/a**	**n/a**	**2**	**6**	**-66.7**
Nova Scotia	**16**	**10**	**9**	**60.0**	**77.8**	**56**	**71**	**-21.1**
Bankruptcies	**12**	**8**	**9**	**50.0**	**33.3**	**46**	**59**	**-22.0**
Proposals	**4**	**2**	**0**	**100.0**	**n/a**	**10**	**12**	**-16.7**
Cape Breton	1	0	0	n/a	n/a	4	2	100.0
Bankruptcies	0	0	0	n/a	n/a	2	0	n/a
Proposals	1	0	0	n/a	n/a	2	2	0.0
North Shore	1	5	1	-80.0	0.0	8	13	-38.5
Bankruptcies	1	4	1	-75.0	0.0	6	11	-45.5
Proposals	0	1	0	-100.0	n/a	2	2	0.0
Annapolis Valley	0	1	1	-100.0	-100.0	4	7	-42.9
Bankruptcies	0	1	1	-100.0	-100.0	4	7	-42.9
Proposals	0	0	0	n/a	n/a	0	0	n/a
Southern	1	0	3	n/a	-66.7	4	14	-71.4
Bankruptcies	0	0	3	n/a	-100.0	3	11	-72.7
Proposals	1	0	0	n/a	n/a	1	3	-66.7
Halifax	13	4	4	225.0	225.0	36	34	5.9
Bankruptcies	11	3	4	266.7	175.0	31	28	10.7
Proposals	2	1	0	100.0	n/a	5	6	-16.7

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
New Brunswick	**5**	**20**	**8**	**-75.0**	**-37.5**	**54**	**50**	**8.0**
Bankruptcies	**5**	**11**	**8**	**-54.5**	**-37.5**	**40**	**41**	**-2.4**
Proposals	**0**	**9**	**0**	**-100.0**	**n/a**	**14**	**9**	**55.6**
Campbellton - Miramichi	2	1	4	100.0	-50.0	6	16	-62.5
Bankruptcies	2	1	4	100.0	-50.0	5	12	-58.3
Proposals	0	0	0	n/a	n/a	1	4	-75.0
Moncton - Richibucto	1	15	2	-93.3	-50.0	22	14	57.1
Bankruptcies	1	8	2	-87.5	-50.0	13	12	8.3
Proposals	0	7	0	-100.0	n/a	9	2	350.0
Saint John - St.Stephen	2	2	2	0.0	0.0	10	11	-9.1
Bankruptcies	2	1	2	100.0	0.0	9	10	-10.0
Proposals	0	1	0	-100.0	n/a	1	1	0.0
Fredericton - Oromocto	0	0	0	n/a	n/a	4	3	33.3
Bankruptcies	0	0	0	n/a	n/a	3	2	50.0
Proposals	0	0	0	n/a	n/a	1	1	0.0
Edmundston - Woodstock	0	2	0	-100.0	n/a	11	6	83.3
Bankruptcies	0	1	0	-100.0	n/a	9	5	80.0
Proposals	0	1	0	-100.0	n/a	2	1	100.0
Quebec	**558**	**531**	**545**	**5.1**	**2.4**	**2,074**	**2,113**	**-1.8**
Bankruptcies	**422**	**401**	**397**	**5.2**	**6.3**	**1,588**	**1,565**	**1.5**
Proposals	**136**	**130**	**148**	**4.6**	**-8.1**	**486**	**548**	**-11.3**
Gaspésie - Îles-de-la-Madeleine	3	5	3	-40.0	0.0	11	13	-15.4
Bankruptcies	3	3	2	0.0	50.0	9	12	-25.0
Proposals	0	2	1	-100.0	-100.0	2	1	100.0
Bas-Saint-Laurent	10	9	13	11.1	-23.1	43	50	-14.0
Bankruptcies	6	7	9	-14.3	-33.3	33	38	-13.2
Proposals	4	2	4	100.0	0.0	10	12	-16.7
Capitale-Nationale	50	52	67	-3.8	-25.4	194	209	-7.2
Bankruptcies	34	39	50	-12.8	-32.0	149	146	2.1
Proposals	16	13	17	23.1	-5.9	45	63	-28.6
Chaudière - Appalaches	28	23	29	21.7	-3.4	100	86	16.3
Bankruptcies	22	20	21	10.0	4.8	88	63	39.7
Proposals	6	3	8	100.0	-25.0	12	23	-47.8
Estrie	8	8	12	0.0	-33.3	38	53	-28.3
Bankruptcies	8	6	8	33.3	0.0	36	40	-10.0
Proposals	0	2	4	-100.0	-100.0	2	13	-84.6
Centre-du-Québec	6	14	15	-57.1	-60.0	38	63	-39.7
Bankruptcies	5	13	10	-61.5	-50.0	31	42	-26.2
Proposals	1	1	5	0.0	-80.0	7	21	-66.7

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Montérégie	91	82	82	11.0	11.0	336	348	-3.4
Bankruptcies	69	65	58	6.2	19.0	261	274	-4.7
Proposals	22	17	24	29.4	-8.3	75	74	1.4
Montréal	151	143	135	5.6	11.9	572	577	-0.9
Bankruptcies	110	101	98	8.9	12.2	412	416	-1.0
Proposals	41	42	37	-2.4	10.8	160	161	-0.6
Laval	37	26	30	42.3	23.3	140	112	25.0
Bankruptcies	32	18	23	77.8	39.1	108	81	33.3
Proposals	5	8	7	-37.5	-28.6	32	31	3.2
Lanaudière	39	42	28	-7.1	39.3	128	113	13.3
Bankruptcies	27	34	16	-20.6	68.8	96	80	20.0
Proposals	12	8	12	50.0	0.0	32	33	-3.0
Laurentides	50	43	45	16.3	11.1	169	194	-12.9
Bankruptcies	38	34	34	11.8	11.8	130	138	-5.8
Proposals	12	9	11	33.3	9.1	39	56	-30.4
Outaouais	22	18	22	22.2	0.0	68	80	-15.0
Bankruptcies	16	12	17	33.3	-5.9	46	57	-19.3
Proposals	6	6	5	0.0	20.0	22	23	-4.3
Abitibi - Témiscamingue	10	14	9	-28.6	11.1	45	34	32.4
Bankruptcies	10	14	7	-28.6	42.9	40	31	29.0
Proposals	0	0	2	n/a	-100.0	5	3	66.7
Mauricie	23	26	23	-11.5	0.0	98	85	15.3
Bankruptcies	16	14	16	14.3	0.0	73	68	7.4
Proposals	7	12	7	-41.7	0.0	25	17	47.1
Saguenay - Lac-Saint-Jean	19	17	12	11.8	58.3	64	59	8.5
Bankruptcies	16	15	10	6.7	60.0	54	50	8.0
Proposals	3	2	2	50.0	50.0	10	9	11.1
Côte-Nord	5	4	14	25.0	-64.3	16	25	-36.0
Bankruptcies	4	3	13	33.3	-69.2	11	23	-52.2
Proposals	1	1	1	0.0	0.0	5	2	150.0
Nord-du-Québec	4	2	3	100.0	33.3	6	4	50.0
Bankruptcies	4	1	3	300.0	33.3	5	4	25.0
Proposals	0	1	0	-100.0	n/a	1	0	n/a
Ontario	**235**	**229**	**224**	**2.6**	**4.9**	**889**	**939**	**-5.3**
Bankruptcies	**180**	**160**	**157**	**12.5**	**14.6**	**655**	**680**	**-3.7**
Proposals	**55**	**69**	**67**	**-20.3**	**-17.9**	**234**	**259**	**-9.7**
Ottawa	31	22	27	40.9	14.8	114	100	14.0
Bankruptcies	30	17	20	76.5	50.0	93	74	25.7
Proposals	1	5	7	-80.0	-85.7	21	26	-19.2

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Kingston - Pembroke	3	4	3	-25.0	0.0	16	15	6.7
Bankruptcies	3	4	3	-25.0	0.0	15	12	25.0
Proposals	0	0	0	n/a	n/a	1	3	-66.7
Muskoka - Kawarthas	5	5	1	0.0	400.0	17	11	54.5
Bankruptcies	2	3	0	-33.3	n/a	9	9	0.0
Proposals	3	2	1	50.0	200.0	8	2	300.0
Toronto	130	127	118	2.4	10.2	482	492	-2.0
Bankruptcies	96	86	82	11.6	17.1	345	352	-2.0
Proposals	34	41	36	-17.1	-5.6	137	140	-2.1
Kitchener - Waterloo - Barrie	12	13	13	-7.7	-7.7	49	69	-29.0
Bankruptcies	10	10	9	0.0	11.1	39	53	-26.4
Proposals	2	3	4	-33.3	-50.0	10	16	-37.5
Hamilton - Niagara Peninsula	28	31	27	-9.7	3.7	97	105	-7.6
Bankruptcies	20	21	20	-4.8	0.0	72	86	-16.3
Proposals	8	10	7	-20.0	14.3	25	19	31.6
London	4	7	12	-42.9	-66.7	25	53	-52.8
Bankruptcies	4	4	6	0.0	-33.3	17	31	-45.2
Proposals	0	3	6	-100.0	-100.0	8	22	-63.6
Windsor - Sarnia	9	11	5	-18.2	80.0	33	48	-31.3
Bankruptcies	5	6	4	-16.7	25.0	19	37	-48.6
Proposals	4	5	1	-20.0	300.0	14	11	27.3
Stratford - Bruce Peninsula	1	3	8	-66.7	-87.5	12	12	0.0
Bankruptcies	1	3	8	-66.7	-87.5	11	10	10.0
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Northeast	8	5	6	60.0	33.3	27	15	80.0
Bankruptcies	6	5	3	20.0	100.0	23	7	228.6
Proposals	2	0	3	n/a	-33.3	4	8	-50.0
Northwest	3	1	2	200.0	50.0	12	13	-7.7
Bankruptcies	2	1	2	100.0	0.0	9	9	0.0
Proposals	1	0	0	n/a	n/a	3	4	-25.0
Manitoba	**8**	**10**	**12**	**-20.0**	**-33.3**	**35**	**55**	**-36.4**
Bankruptcies	**8**	**8**	**12**	**0.0**	**-33.3**	**29**	**41**	**-29.3**
Proposals	**0**	**2**	**0**	**-100.0**	**n/a**	**6**	**14**	**-57.1**
Southeast	1	2	2	-50.0	-50.0	5	6	-16.7
Bankruptcies	1	2	2	-50.0	-50.0	5	5	0.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
South Central	0	1	1	-100.0	-100.0	2	6	-66.7
Bankruptcies	0	1	1	-100.0	-100.0	1	4	-75.0
Proposals	0	0	0	n/a	n/a	1	2	-50.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Southwest	1	2	0	-50.0	n/a	5	12	-58.3
Bankruptcies	1	2	0	-50.0	n/a	4	7	-42.9
Proposals	0	0	0	n/a	n/a	1	5	-80.0
North Central	0	0	0	n/a	n/a	2	0	n/a
Bankruptcies	0	0	0	n/a	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Winnipeg	5	1	7	400.0	-28.6	12	23	-47.8
Bankruptcies	5	1	7	400.0	-28.6	10	17	-41.2
Proposals	0	0	0	n/a	n/a	2	6	-66.7
Interlake	0	1	2	-100.0	-100.0	3	8	-62.5
Bankruptcies	0	1	2	-100.0	-100.0	3	8	-62.5
Proposals	0	0	0	n/a	n/a	0	0	n/a
Parklands	1	3	0	-66.7	n/a	6	0	n/a
Bankruptcies	1	1	0	0.0	n/a	4	0	n/a
Proposals	0	2	0	-100.0	n/a	2	0	n/a
North	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Saskatchewan	**27**	**43**	**30**	**-37.2**	**-10.0**	**133**	**111**	**19.8**
Bankruptcies	**15**	**36**	**18**	**-58.3**	**-16.7**	**101**	**81**	**24.7**
Proposals	**12**	**7**	**12**	**71.4**	**0.0**	**32**	**30**	**6.7**
Regina - Moose Mountain	9	13	7	-30.8	28.6	39	44	-11.4
Bankruptcies	5	11	3	-54.5	66.7	26	31	-16.1
Proposals	4	2	4	100.0	0.0	13	13	0.0
Swift Current - Moose Jaw	1	1	7	0.0	-85.7	13	14	-7.1
Bankruptcies	1	1	4	0.0	-75.0	9	10	-10.0
Proposals	0	0	3	n/a	-100.0	4	4	0.0
Saskatoon - Biggar	11	21	7	-47.6	57.1	49	25	96.0
Bankruptcies	6	19	4	-68.4	50.0	41	17	141.2
Proposals	5	2	3	150.0	66.7	8	8	0.0
Yorkton - Melville	2	3	3	-33.3	-33.3	10	10	0.0
Bankruptcies	1	3	1	-66.7	0.0	8	7	14.3
Proposals	1	0	2	n/a	-50.0	2	3	-33.3
Prince Albert	4	4	6	0.0	-33.3	18	15	20.0
Bankruptcies	2	2	6	0.0	-66.7	14	14	0.0
Proposals	2	2	0	0.0	n/a	4	1	300.0
Northern	0	1	0	-100.0	n/a	3	0	n/a
Bankruptcies	0	0	0	n/a	n/a	2	0	n/a
Proposals	0	1	0	-100.0	n/a	1	0	n/a

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Alberta	**47**	**52**	**35**	**-9.6**	**34.3**	**207**	**166**	**24.7**
Bankruptcies	**31**	**35**	**27**	**-11.4**	**14.8**	**135**	**127**	**6.3**
Proposals	**16**	**17**	**8**	**-5.9**	**100.0**	**72**	**39**	**84.6**
Lethbridge - Medicine Hat	1	1	1	0.0	0.0	3	3	0.0
Bankruptcies	1	1	1	0.0	0.0	3	3	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Camrose - Drumheller	0	2	3	-100.0	-100.0	2	4	-50.0
Bankruptcies	0	2	1	-100.0	-100.0	2	2	0.0
Proposals	0	0	2	n/a	-100.0	0	2	-100.0
Calgary	22	27	14	-18.5	57.1	100	86	16.3
Bankruptcies	17	20	9	-15.0	88.9	77	59	30.5
Proposals	5	7	5	-28.6	0.0	23	27	-14.8
Banff - Jasper - Rocky Mountain House	0	1	0	-100.0	n/a	1	2	-50.0
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	0	1	0	-100.0	n/a	1	0	n/a
Red Deer	2	2	1	0.0	100.0	5	8	-37.5
Bankruptcies	2	2	1	0.0	100.0	5	8	-37.5
Proposals	0	0	0	n/a	n/a	0	0	n/a
Edmonton	18	16	14	12.5	28.6	77	55	40.0
Bankruptcies	7	7	13	0.0	-46.2	33	45	-26.7
Proposals	11	9	1	22.2	1,000.0	44	10	340.0
Athabasca - Grande Prairie - Peace River	3	2	2	50.0	50.0	12	6	100.0
Bankruptcies	3	2	2	50.0	50.0	11	6	83.3
Proposals	0	0	0	n/a	n/a	1	0	n/a
Wood Buffalo - Cold Lake	1	1	0	0.0	n/a	6	3	100.0
Bankruptcies	1	1	0	0.0	n/a	4	2	100.0
Proposals	0	0	0	n/a	n/a	2	1	100.0
British Columbia	**29**	**32**	**50**	**-9.4**	**-42.0**	**124**	**191**	**-35.1**
Bankruptcies	**22**	**20**	**44**	**10.0**	**-50.0**	**95**	**153**	**-37.9**
Proposals	**7**	**12**	**6**	**-41.7**	**16.7**	**29**	**38**	**-23.7**
Vancouver Island and Coast	6	2	8	200.0	-25.0	15	25	-40.0
Bankruptcies	4	2	6	100.0	-33.3	9	19	-52.6
Proposals	2	0	2	n/a	0.0	6	6	0.0
Lower Mainland - Southwest	12	26	34	-53.8	-64.7	84	126	-33.3
Bankruptcies	10	14	31	-28.6	-67.7	65	102	-36.3
Proposals	2	12	3	-83.3	-33.3	19	24	-20.8

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Thompson - Okanagan	7	3	4	133.3	75.0	18	19	-5.3
Bankruptcies	4	3	4	33.3	0.0	13	18	-27.8
Proposals	3	0	0	n/a	n/a	5	1	400.0
Kootenay	0	0	2	n/a	-100.0	0	5	-100.0
Bankruptcies	0	0	1	n/a	-100.0	0	3	-100.0
Proposals	0	0	1	n/a	-100.0	0	2	-100.0
Cariboo	1	0	2	n/a	-50.0	4	4	0.0
Bankruptcies	1	0	2	n/a	-50.0	4	4	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
North Coast	1	0	0	n/a	n/a	1	1	0.0
Bankruptcies	1	0	0	n/a	n/a	1	1	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nechako	0	1	0	-100.0	n/a	1	2	-50.0
Bankruptcies	0	1	0	-100.0	n/a	1	2	-50.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northeast	1	0	0	n/a	n/a	1	5	-80.0
Bankruptcies	1	0	0	n/a	n/a	1	2	-50.0
Proposals	0	0	0	n/a	n/a	0	3	-100.0
Northwest Territories	0	0	0	n/a	n/a	1	0	n/a
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Yukon	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nunavut	0	0	0	n/a	n/a	0	1	-100.0
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
St. John's	**N.L.**	**290**	**274**	**258**	**5.8**	**12.4**	**1,059**	**918**	**15.4**
Bankruptcies		119	142	136	-16.2	-12.5	542	527	2.8
Proposals		171	132	122	29.5	40.2	517	391	32.2
Halifax	**N.S.**	**449**	**457**	**490**	**-1.8**	**-8.4**	**2,027**	**2,048**	**-1.0**
Bankruptcies		254	309	310	-17.8	-18.1	1,333	1,426	-6.5
Proposals		195	148	180	31.8	8.3	694	622	11.6
Moncton	**N.B.**	**163**	**231**	**252**	**-29.4**	**-35.3**	**875**	**996**	**-12.1**
Bankruptcies		71	122	132	-41.8	-46.2	468	603	-22.4
Proposals		92	109	120	-15.6	-23.3	407	393	3.6
Saint John	**N.B.**	**148**	**182**	**166**	**-18.7**	**-10.8**	**787**	**779**	**1.0**
Bankruptcies		60	88	87	-31.8	-31.0	402	467	-13.9
Proposals		88	94	79	-6.4	11.4	385	312	23.4
Saguenay	**Que.**	**234**	**217**	**237**	**7.8**	**-1.3**	**884**	**897**	**-1.4**
Bankruptcies		123	133	134	-7.5	-8.2	517	517	0.0
Proposals		111	84	103	32.1	7.8	367	380	-3.4
Québec	**Que.**	**911**	**919**	**905**	**-0.9**	**0.7**	**3,629**	**3,283**	**10.5**
Bankruptcies		460	515	544	-10.7	-15.4	2,037	1,992	2.3
Proposals		451	404	361	11.6	24.9	1,592	1,291	23.3
Sherbrooke	**Que.**	**269**	**282**	**289**	**-4.6**	**-6.9**	**1,078**	**994**	**8.5**
Bankruptcies		162	189	196	-14.3	-17.3	708	668	6.0
Proposals		107	93	93	15.1	15.1	370	326	13.5
Trois-Rivières	**Que.**	**182**	**244**	**221**	**-25.4**	**-17.6**	**848**	**851**	**-0.4**
Bankruptcies		117	152	152	-23.0	-23.0	560	584	-4.1
Proposals		65	92	69	-29.3	-5.8	288	267	7.9
Montréal	**Que.**	**4,916**	**4,773**	**4,879**	**3.0**	**0.8**	**19,349**	**19,260**	**0.5**
Bankruptcies		2,340	2,373	2,406	-1.4	-2.7	9,813	10,139	-3.2
Proposals		2,576	2,400	2,473	7.3	4.2	9,536	9,121	4.5
Ottawa - Gatineau	**Ont./ Que.**	**1,230**	**1,158**	**1,224**	**6.2**	**0.5**	**4,869**	**4,601**	**5.8**
Bankruptcies		545	610	604	-10.7	-9.8	2,399	2,402	-0.1
Proposals		685	548	620	25.0	10.5	2,460	2,199	11.9
Kingston	**Ont.**	**115**	**111**	**107**	**3.6**	**7.5**	**468**	**457**	**2.4**
Bankruptcies		58	50	52	16.0	11.5	214	233	-8.2
Proposals		57	61	55	-6.6	3.6	254	224	13.4
Peterborough	**Ont.**	**86**	**93**	**78**	**-7.5**	**10.3**	**372**	**322**	**15.5**
Bankruptcies		29	38	35	-23.7	-17.1	131	133	-1.5
Proposals		57	55	43	3.6	32.6	241	189	27.5
Oshawa	**Ont.**	**286**	**258**	**280**	**10.9**	**2.1**	**1,044**	**1,038**	**0.6**
Bankruptcies		84	98	99	-14.3	-15.2	370	411	-10.0
Proposals		202	160	181	26.3	11.6	674	627	7.5

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Toronto	**Ont.**	**3,458**	**3,396**	**3,697**	**1.7**	**-6.5**	**14,318**	**14,080**	**1.7**
Bankruptcies		1,071	1,171	1,198	-8.5	-10.6	4,900	5,022	-2.4
Proposals		2,384	2,225	2,499	7.1	-4.6	9,418	9,058	4.0
Hamilton	**Ont.**	**463**	**494**	**463**	**-6.3**	**0.0**	**1,834**	**1,902**	**-3.6**
Bankruptcies		184	193	175	-4.7	5.1	735	835	-12.0
Proposals		279	301	288	-7.3	-3.1	1,099	1,067	3.0
St. Catharines - Niagara	**Ont.**	**350**	**296**	**332**	**18.2**	**5.4**	**1,348**	**1,436**	**-6.1**
Bankruptcies		131	118	127	11.0	3.1	540	568	-4.9
Proposals		219	178	205	23.0	6.8	808	868	-6.9
Kitchener	**Ont.**	**358**	**358**	**329**	**0.0**	**8.8**	**1,425**	**1,371**	**3.9**
Bankruptcies		112	149	135	-24.8	-17.0	560	626	-10.5
Proposals		246	209	194	17.7	26.8	865	745	16.1
Brantford	**Ont.**	**90**	**79**	**112**	**13.9**	**-19.6**	**349**	**413**	**-15.5**
Bankruptcies		35	28	48	25.0	-27.1	126	180	-30.0
Proposals		55	51	64	7.8	-14.1	223	233	-4.3
Guelph	**Ont.**	**77**	**116**	**91**	**-33.6**	**-15.4**	**357**	**340**	**5.0**
Bankruptcies		36	46	46	-21.7	-21.7	149	156	-4.5
Proposals		41	70	45	-41.4	-8.9	208	184	13.0
London	**Ont.**	**401**	**392**	**482**	**2.3**	**-16.8**	**1,678**	**1,917**	**-12.5**
Bankruptcies		164	158	216	3.8	-24.1	681	841	-19.0
Proposals		237	234	266	1.3	-10.9	997	1,076	-7.3
Windsor	**Ont.**	**197**	**270**	**265**	**-27.0**	**-25.7**	**991**	**995**	**-0.4**
Bankruptcies		88	116	100	-24.1	-12.0	439	421	4.3
Proposals		109	154	165	-29.2	-33.9	552	574	-3.8
Barrie	**Ont.**	**195**	**210**	**160**	**-7.1**	**21.9**	**797**	**688**	**15.8**
Bankruptcies		61	76	72	-19.7	-15.3	291	284	2.5
Proposals		134	134	88	0.0	52.3	506	404	25.2
Greater Sudbury	**Ont.**	**197**	**223**	**204**	**-11.7**	**-3.4**	**911**	**895**	**1.8**
Bankruptcies		75	92	91	-18.5	-17.6	351	425	-17.4
Proposals		122	131	113	-6.9	8.0	560	470	19.1
Thunder Bay	**Ont.**	**92**	**84**	**91**	**9.5**	**1.1**	**337**	**338**	**-0.3**
Bankruptcies		50	49	46	2.0	8.7	193	191	1.0
Proposals		42	35	45	20.0	-6.7	144	147	-2.0
Winnipeg	**Man.**	**398**	**460**	**414**	**-11.6**	**-3.9**	**1,671**	**1,641**	**1.8**
Bankruptcies		177	246	195	-28.0	-9.2	861	908	-5.2
Proposals		221	204	219	8.3	0.9	810	733	10.5
Regina	**Sask.**	**199**	**218**	**216**	**-8.7**	**-7.9**	**796**	**764**	**4.2**
Bankruptcies		52	74	63	-29.7	-17.5	258	252	2.4
Proposals		147	144	153	2.1	-3.9	538	512	5.1

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Saskatoon	**Sask.**	**242**	**228**	**201**	**6.1**	**20.4**	**965**	**782**	**23.4**
Bankruptcies		102	108	92	-5.6	10.9	442	390	13.3
Proposals		140	120	109	16.7	28.4	523	392	33.4
Calgary	**Alta.**	**1,143**	**1,071**	**1,183**	**6.7**	**-3.4**	**4,611**	**4,209**	**7.2**
Bankruptcies		379	373	388	1.6	-2.3	1,520	1,446	5.1
Proposals		764	698	795	9.5	-3.9	2,991	2,763	8.3
Edmonton	**Alta.**	**1,146**	**1,123**	**996**	**2.0**	**15.1**	**4,464**	**3,597**	**24.1**
Bankruptcies		377	403	412	-6.5	-8.5	1,570	1,562	0.5
Proposals		769	720	584	6.8	31.7	2,894	2,035	42.2
Kelowna	**B.C.**	**155**	**128**	**120**	**21.1**	**29.2**	**547**	**487**	**12.3**
Bankruptcies		62	53	65	17.0	-4.6	215	229	-6.1
Proposals		93	75	55	24.0	69.1	332	258	28.7
Abbotsford	**B.C.**	**94**	**109**	**80**	**-13.8**	**17.5**	**408**	**391**	**4.3**
Bankruptcies		48	43	32	11.6	50.0	183	162	13.0
Proposals		46	66	48	-30.3	-4.2	225	229	-1.7
Vancouver	**B.C.**	**1,111**	**1,085**	**1,206**	**2.4**	**-7.9**	**4,612**	**4,613**	**0.0**
Bankruptcies		401	362	449	10.8	-10.7	1,627	1,705	-4.6
Proposals		710	723	757	-1.8	-6.2	2,885	2,808	2.7
Victoria	**B.C.**	**251**	**236**	**236**	**6.4**	**6.4**	**952**	**1,028**	**-7.4**
Bankruptcies		104	82	99	26.8	5.1	357	387	-7.8
Proposals		147	154	137	-4.5	7.3	595	641	-7.2

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
St. John's	**N.L.**	**3**	**4**	**7**	**-25.0**	**-57.1**	**19**	**17**	**11.8**
Bankruptcies		3	1	1	200.0	200.0	15	8	87.5
Proposals		0	3	6	-100.0	-100.0	4	9	-55.6
Halifax	**N.S.**	**12**	**4**	**4**	**200.0**	**200.0**	**36**	**32**	**9.4**
Bankruptcies		10	3	4	233.3	150.0	30	27	11.1
Proposals		2	1	0	100.0	n/a	5	5	0.0
Moncton	**N.B.**	**1**	**11**	**2**	**-90.9**	**-50.0**	**16**	**12**	**33.3**
Bankruptcies		1	4	2	-75.0	-50.0	7	10	-30.0
Proposals		0	7	0	-100.0	n/a	9	2	350.0
Saint John	**N.B.**	**2**	**2**	**1**	**0.0**	**100.0**	**9**	**10**	**-10.0**
Bankruptcies		2	1	1	100.0	100.0	8	9	-11.1
Proposals		0	1	0	-100.0	n/a	1	1	0.0
Saguenay	**Que.**	**9**	**13**	**6**	**-30.8**	**50.0**	**36**	**31**	**12.9**
Bankruptcies		6	11	5	-45.5	20.0	27	27	0.0
Proposals		3	2	1	50.0	200.0	8	4	100.0
Québec	**Que.**	**51**	**59**	**81**	**-13.6**	**-37.0**	**212**	**220**	**-3.6**
Bankruptcies		35	44	62	-20.5	-43.5	166	155	7.1
Proposals		16	15	19	6.7	-15.8	46	65	-29.2
Sherbrooke	**Que.**	**8**	**5**	**8**	**60.0**	**0.0**	**31**	**35**	**-11.4**
Bankruptcies		8	4	5	100.0	60.0	30	26	15.4
Proposals		0	1	3	-100.0	-100.0	1	9	-88.9
Trois-Rivières	**Que.**	**14**	**15**	**16**	**-6.7**	**-12.5**	**87**	**82**	**9.6**
Bankruptcies		8	8	13	0.0	-38.5	42	41	2.4
Proposals		6	7	3	-14.3	100.0	15	11	36.4
Montréal	**Que.**	**298**	**276**	**267**	**8.0**	**11.6**	**1,116**	**1,047**	**6.6**
Bankruptcies		230	204	193	12.7	19.2	834	765	9.0
Proposals		68	72	74	-5.6	-8.1	281	282	-0.4
Ottawa - Gatineau	**Ont./ Que.**	**40**	**31**	**38**	**29.0**	**5.3**	**139**	**141**	**-1.4**
Bankruptcies		34	21	28	61.9	21.4	102	102	0.0
Proposals		6	10	10	-40.0	-40.0	37	39	-5.1
Kingston	**Ont.**	**2**	**0**	**0**	**n/a**	**n/a**	**4**	**4**	**0.0**
Bankruptcies		2	0	0	n/a	n/a	3	4	-25.0
Proposals		0	0	0	n/a	n/a	1	0	n/a
Peterborough	**Ont.**	**0**	**1**	**1**	**-100.0**	**-100.0**	**4**	**4**	**0.0**
Bankruptcies		0	1	0	-100.0	n/a	2	2	0.0
Proposals		0	0	1	n/a	-100.0	2	2	0.0
Oshawa	**Ont.**	**12**	**9**	**5**	**33.3**	**140.0**	**31**	**29**	**6.9**
Bankruptcies		11	9	5	22.2	120.0	27	25	8.0
Proposals		1	0	0	n/a	n/a	4	4	0.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Toronto	**Ont.**	**116**	**116**	**110**	**0.0**	**4.8**	**439**	**437**	**0.5**
Bankruptcies		84	75	76	12.0	10.5	311	309	0.6
Proposals		31	40	34	-22.5	-8.8	128	128	0.0
Hamilton	**Ont.**	**10**	**14**	**17**	**-28.6**	**-41.2**	**45**	**50**	**-10.0**
Bankruptcies		7	10	12	-30.0	-41.7	33	41	-19.5
Proposals		3	4	5	-25.0	-40.0	12	9	33.3
St. Catharines - Niagara	**Ont.**	**11**	**9**	**6**	**22.2**	**120.0**	**31**	**28**	**10.7**
Bankruptcies		7	6	4	16.7	75.0	22	25	-12.0
Proposals		4	3	1	33.3	300.0	9	3	200.0
Kitchener	**Ont.**	**3**	**4**	**9**	**-25.0**	**-66.7**	**13**	**26**	**-50.0**
Bankruptcies		2	4	6	-50.0	-66.7	11	21	-47.6
Proposals		1	0	3	n/a	-66.7	2	5	-60.0
Brantford	**Ont.**	**3**	**4**	**4**	**-25.0**	**-25.0**	**11**	**17**	**-35.3**
Bankruptcies		3	3	3	0.0	0.0	10	11	-9.1
Proposals		0	1	1	-100.0	-100.0	1	6	-83.3
Guelph	**Ont.**	**0**	**4**	**1**	**-100.0**	**-100.0**	**8**	**2**	**300.0**
Bankruptcies		0	3	1	-100.0	-100.0	7	2	250.0
Proposals		0	1	0	-100.0	n/a	1	0	n/a
London	**Ont.**	**3**	**6**	**10**	**-50.0**	**-70.0**	**19**	**40**	**-52.5**
Bankruptcies		3	4	6	-25.0	-50.0	13	23	-43.5
Proposals		0	2	4	-100.0	-100.0	6	17	-64.7
Windsor	**Ont.**	**4**	**6**	**3**	**-33.3**	**33.3**	**18**	**34**	**-47.1**
Bankruptcies		2	4	3	-50.0	-33.3	11	26	-57.7
Proposals		2	2	0	0.0	n/a	7	8	-12.5
Barrie	**Ont.**	**4**	**2**	**1**	**100.0**	**300.0**	**11**	**14**	**-21.4**
Bankruptcies		4	1	1	300.0	300.0	9	10	-10.0
Proposals		0	1	0	-100.0	n/a	2	4	-50.0
Greater Sudbury	**Ont.**	**2**	**0**	**2**	**n/a**	**0.0**	**3**	**5**	**-40.0**
Bankruptcies		0	0	1	n/a	-100.0	0	2	-100.0
Proposals		2	0	1	n/a	100.0	3	3	0.0
Thunder Bay	**Ont.**	**3**	**1**	**0**	**200.0**	**n/a**	**6**	**10**	**-40.0**
Bankruptcies		2	1	0	100.0	n/a	5	6	-16.7
Proposals		1	0	0	n/a	n/a	1	4	-75.0
Winnipeg	**Man.**	**6**	**3**	**7**	**100.0**	**-14.3**	**16**	**24**	**-33.3**
Bankruptcies		6	3	7	100.0	-14.3	14	18	-22.2
Proposals		0	0	0	n/a	n/a	2	6	-66.7
Regina	**Sask.**	**8**	**11**	**6**	**-27.3**	**33.3**	**30**	**34**	**-11.8**
Bankruptcies		4	10	3	-60.0	33.3	18	24	-25.0
Proposals		4	1	3	300.0	33.3	12	10	20.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2018	Q4 2017	Q1 2017	Q4 2017 to Q1 2018	Q1 2017 to Q1 2018	03-31-2018	03-31-2017	% Change
Saskatoon	**Sask.**	**10**	**18**	**6**	**-44.4**	**66.7**	**43**	**19**	**126.3**
Bankruptcies		5	17	4	-70.6	25.0	36	13	176.9
Proposals		5	1	2	400.0	150.0	7	6	16.7
Calgary	**Alta.**	**20**	**21**	**13**	**-4.8**	**53.8**	**89**	**78**	**14.1**
Bankruptcies		15	16	8	-6.3	87.5	68	53	28.3
Proposals		5	5	5	0.0	0.0	21	25	-16.0
Edmonton	**Alta.**	**17**	**15**	**13**	**13.3**	**30.8**	**74**	**48**	**54.2**
Bankruptcies		7	6	12	16.7	-41.7	31	41	-24.4
Proposals		10	9	1	11.1	900.0	43	7	514.3
Kelowna	**B.C.**	**2**	**0**	**3**	**n/a**	**-33.3**	**5**	**11**	**-54.5**
Bankruptcies		1	0	3	n/a	-66.7	3	10	-70.0
Proposals		1	0	0	n/a	n/a	2	1	100.0
Abbotsford	**B.C.**	**1**	**1**	**1**	**0.0**	**0.0**	**7**	**3**	**133.3**
Bankruptcies		1	0	1	n/a	0.0	6	3	100.0
Proposals		0	1	0	-100.0	n/a	1	0	n/a
Vancouver	**B.C.**	**9**	**23**	**33**	**-60.9**	**-72.7**	**71**	**105**	**-32.4**
Bankruptcies		7	13	30	-46.2	-76.7	54	84	-35.7
Proposals		2	10	3	-80.0	-33.3	17	21	-19.0
Victoria	**B.C.**	**1**	**1**	**6**	**0.0**	**-83.3**	**4**	**15**	**-73.3**
Bankruptcies		1	1	5	0.0	-80.0	3	11	-72.7
Proposals		0	0	1	n/a	-100.0	1	4	-75.0